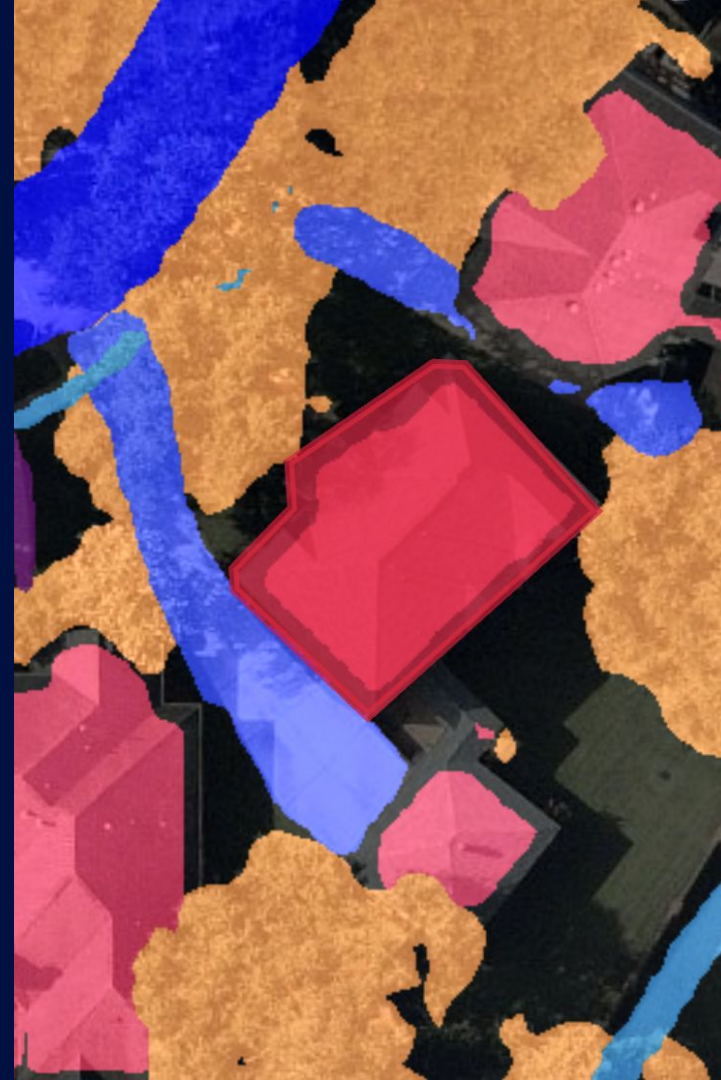




Decide with Intelligence

Across the Policy Life Cycle



The state of property insurance

There are four major pressures shaping the insurance industry today.

The world is getting riskier everyday.

Natural catastrophes and extreme weather are becoming more severe and frequent, exacerbated by climate change.

Consumers just want it to be easy.

These days, consumers are both price- and time-sensitive. Primed by an instant gratification world, they want a quick and painless experience to swap carriers, making the insurance industry more competitive than it's ever been.

Carriers depend on manual (and costly) processes.

Traditional methods of underwriting and claims adjusting may be tried and true, but in practice, they can be very time-consuming and costly.

The industry is data-rich but intelligence-poor.

There is too much data and imagery, and it can be difficult to glean from the noise true intelligence that can impact your bottom line.



Insurers are having to answer the call

Across the policy life cycle, carriers everywhere are being called to reimagine insurance.

The world is getting riskier everyday.

How do you select the best risks?

How do you know whether you're prepared for a catastrophic event?

How do you know what your portfolio's exposure is from an oncoming natural catastrophe?

Consumers just want it to be easy.

How are you delivering a quote quickly and accurately?

How do you reduce friction with potential customers and improve quote-to-bind ratios?

How do you reduce the time it takes from first notice of loss to resolution?

Carriers depend on manual (and costly) processes.

How do you decide when to perform an inspection?

How do you know when to deploy an adjuster on site?

How many touches does it take to resolve a claim? How much time does that take?

The industry is data-rich but intelligence-poor.

How do we know our understanding of a property is accurate?

How vulnerable is that house? What's the condition of the roof?

How do you know you're pricing appropriately for the risk?



How do you respond to these trends?

Reimagine insurance.



This is Mike's story.

This is a real house, for a real person,
with real insights.

In 2019, Mike bought this lovely
house in the Austin, Texas area.

Let's explore the journey of his
property.



Mike explores options for homeowners' insurance.

This is Mike's house on June 19, 2019.

As Mike is closing on the house, he's exploring homeowners' insurance policies.

Arturo's AI analyzes all of its sources of imagery available for the property and produces intelligence in seconds.

It identifies property characteristics needed to make an informed decision on how to underwrite this home.



As he's closing on the house, Mike buys homeowners' insurance.

With confidence levels delivered, the insurer can decide for themselves what makes them comfortable and when they'd want a second opinion.

Within seconds, the information is funneled into the policy admin system via API, and the quote is delivered.

Getting a quote for home suddenly felt like the ease of getting a quote for auto.

Mike is happy with his experience and the price, so the policy is bound.

Q ADDRESS 123 Leaf Rd, Austin, TX 75088

YEAR BUILT	ROOF AGE	ROOF CONDITION
2012	4	Good
ROOF AREA	ROOF MATERIAL	ROOF SHAPE COMPLEXITY
4,214.33	Asphalt Shing 98%	Complex 82%
DISTANCE TO NEIGHBOR	SOLAR PANEL COUNT	AC UNIT C
17.44	0	1
CHIMNEY COUNT	POOL COUNT	TRAMPOLINE COUNT
1	0	0

82% confident roof shape is complex



Like most homeowners, Mike has big dreams.

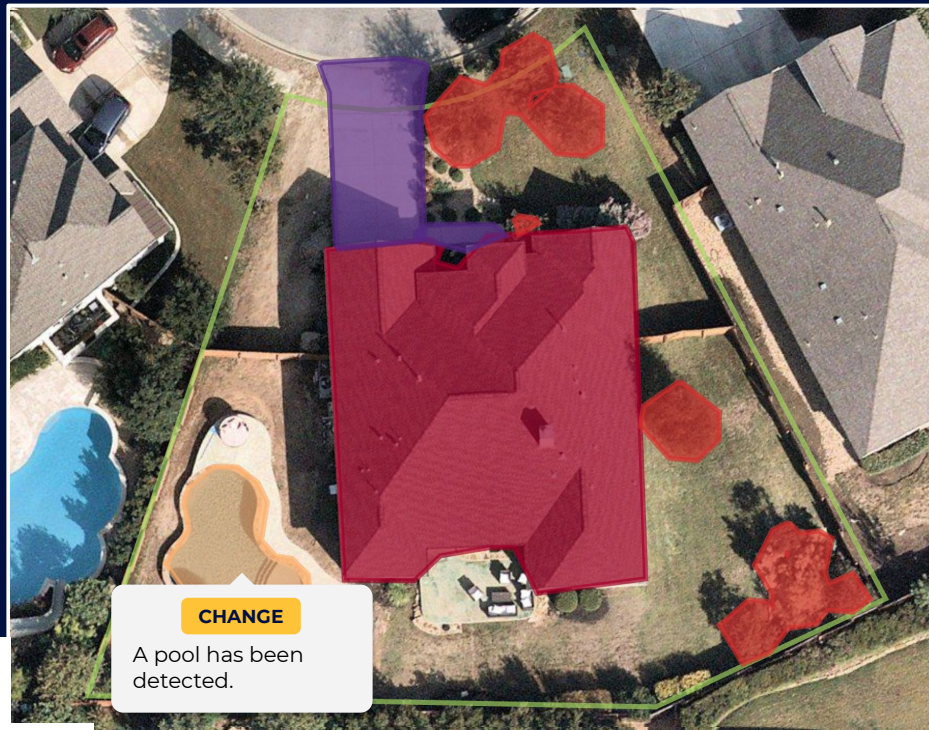
This is Mike's house on November 1, 2019.

In just five months, so much has changed.

A pool has been added. Shrubbery has been removed from around the driveway. He's even purchased new patio furniture.

A house has begun its transformation into a home.

COMPUTER VISION



His home keeps changing.

This is Mike's house on February 27, 2020.

More shrubbery has vanished near the fence line.

A trampoline has appeared.



Nearly one year has passed since Mike bought his home.

This is Mike's house on May 18, 2020.

Since February, he extended his patio through to his pool.

Because his insurance company has been working with Arturo, they haven't missed a beat.

Mike's insurance company was able to keep a finger on the pulse of the policy—without ever having an onsite inspection.

COMPUTER VISION



In advance of Mike's renewal, all of the information was delivered ahead of time.

Within seconds, the information is funneled into the policy admin system via API, and a lot has changed.

Arturo can detect changes in features that inform reconstruction cost, including pools, trampolines, and even costly and delicate solar panels.

Mike's insurance company has understood his new level of risk to their portfolio. They quote him a new price.

Mike is happy with his experience and the price, so the policy is bound.

Q ADDRESS 123 Leaf Rd, Austin, TX 75088

YEAR BUILT	ROOF AGE	ROOF CONDITION
2012	5	Good
ROOF AREA	ROOF MATERIAL	ROOF SHAPE COMPLEXITY
4,204.38	Asphalt Shing 98%	Complex 82%
DISTANCE TO NEIGHBOR	SOLAR PANEL COUNT	AC UNIT COUNT
17.08	0	1
CHIMNEY COUNT	POOL COUNT	TRAMPOLINE COUNT
1	1 CHANGE	1 CHANGE

A change was detected.

A change was detected.



Mike's house isn't the only thing changing.

This is Mike's house on September 30, 2020.

Where there once was a black car parked in the driveway, now there's a white car.

All of his patio furniture is gone.



Things are quieter. Mike is always home now.

This is Mike's house on November 17, 2020.

The pandemic has meant Mike's car (the new one) tends to be in the driveway much more often than beforehand.

COMPUTER VISION



And for a while, nothing major changes.

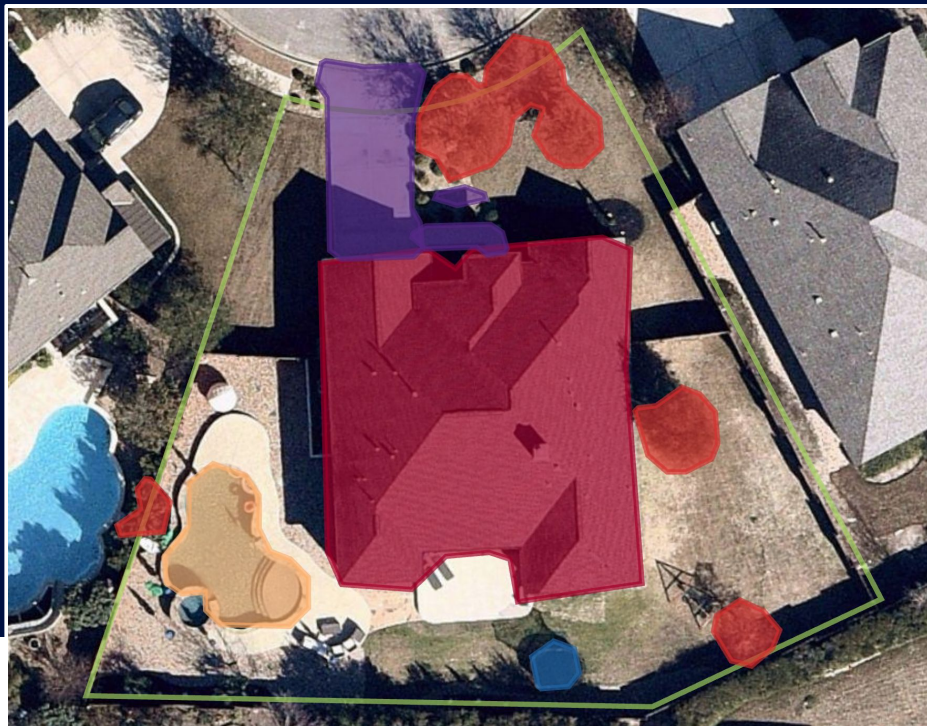
This is Mike's house on February 1, 2021.

About a year of pandemic has passed.

The trampoline is inching closer to the house.

In just a few short weeks, the Texas freeze will happen.

COMPUTER VISION



In advance of potential severe weather, we can assess the vulnerability of Mike's home.

Let's check in on Mike's roof condition.

Mike's house has a pretty good roof. With high confidence scores showing no damage, dry ponding, repair, rusting, seam repair, or wet ponding, we can be fairly certain it's in good shape.

There's a decent chance there's some streaking or staining, but overall, he's not that vulnerable.

Q ADDRESS 123 Leaf Rd, Austin, TX 75088

YEAR BUILT	ROOF AGE	ROOF CONDITION
2012	5	Good
ROOF AREA	ROOF MATERIAL	ROOF SHAPE COMPLEXITY
4,245.14	Asphalt Shing 82%	Complex 91%
STREAKING AREA	WET PONDING AREA	DAMAGE AREA
20.1 72%	0 93%	0 92%
DEBRIS AREA	DRY PONDING AREA	REPAIR AREA
2.7 55%	0 94%	0 89%
RUSTING AREA	SEAM REPAIR AREA	STAINING AREA
0 88%	0 91%	121.4 54%

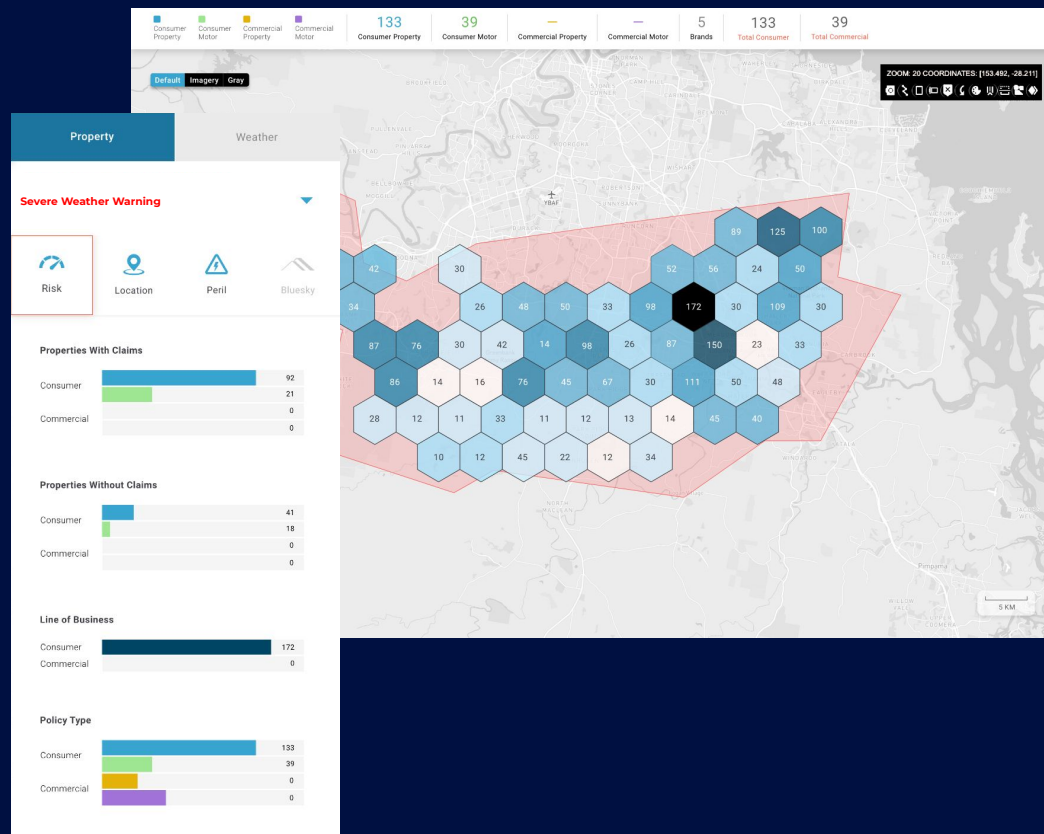


The Texas Freeze occurs two weeks later.

In a catastrophic event, Mike's home isn't the only property that needs attention. Luckily, Arturo can see the bigger picture, too.

The insurance company's portfolio's insights are at the ready. With a footprint of the weather event overlaid on the entire book of business, it's easy to detect which policies are at risk.

Mike's insurance company can see at a glance which policies have initiated a claim and which haven't, giving them the ability to reach out proactively and check in with the policyholder.



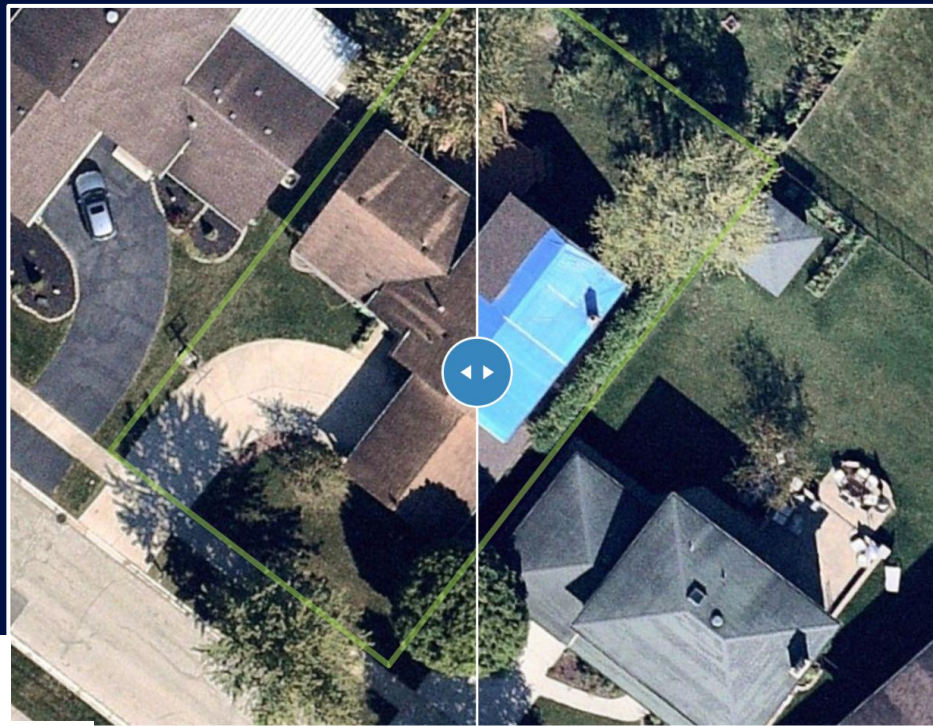
In the event of damage from, say, a hail storm, Arturo can detect those differences, too.

Mike was fortunate, so his home was left unscathed, but here's an example of another home that wasn't so lucky.

With Arturo, his insurance wouldn't miss a thing.

Within hours of the event, by utilizing gray sky imagery, the insurance company can even see which homes newly have tarps and damage, by comparing before-and-after images.

COMPUTER VISION



And the process of repair can be made so much easier.

Had Mike incurred damage, a claims assessor could go in and easily take measurements of the roof as well, ensuring that any cost estimations are based on accurate information.

Mike's insurance company won't miss roof changes, whether it's new damage or a completely new roof.

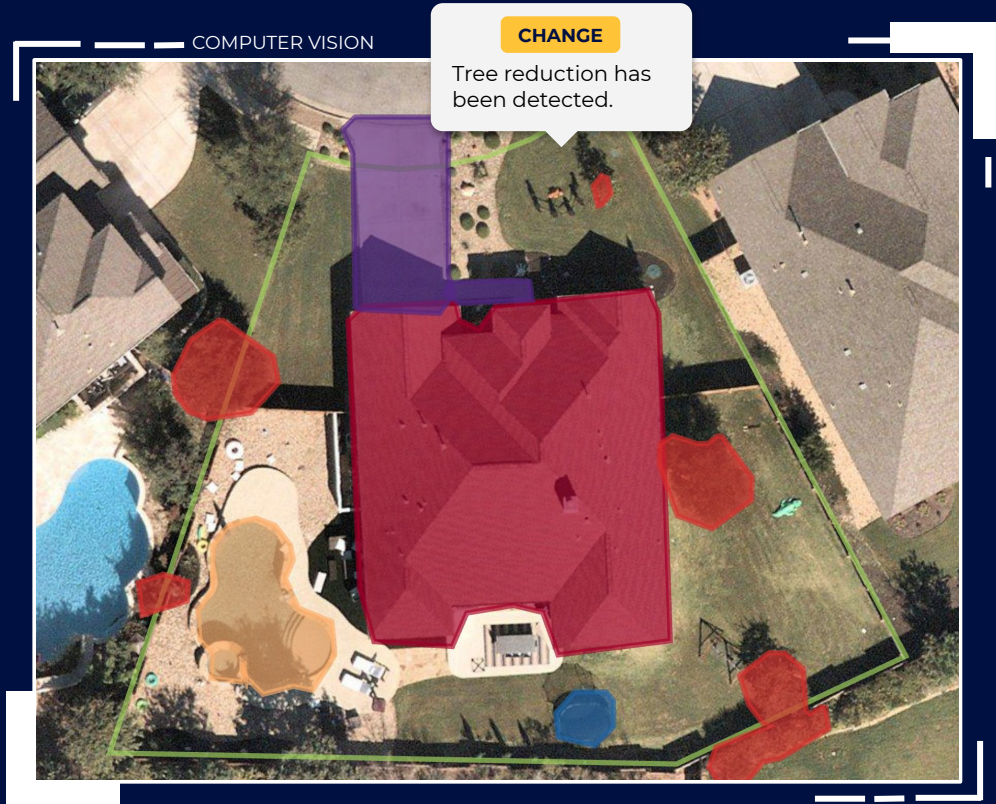
COMPUTER VISION



Seasons pass. The house changes.

This is Mike's house on October 29, 2021.

All of the trees at the front of the house have vanished. Mike lives in wildfire-prone Austin, so this may make a difference in his wildfire risk.



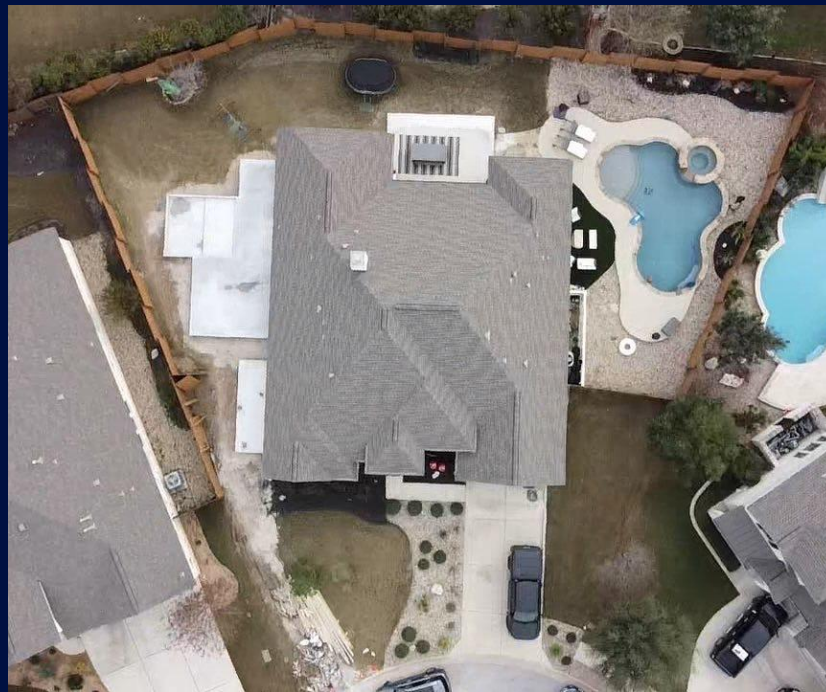
What does the future hold for Mike's house?

Today, Mike is gearing up for a major project: an extension on his house. The home will extend into the side yard. Construction has only just begun.

Austin continues to be wildfire-prone. Severe weather passes through the city from time to time.

How will you know if the roof changed? When did damage appear? How do you ensure the next time renewals come around, the new risk is priced in accordingly?

Arturo won't miss it.



How would you run your business if you could
visit every property every 90 days?

Now you can.



Take us for a test drive.

sales@arturo.ai

